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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/632,295	08/03/2000	Jay S. Walker	96-200X	1956

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EXAMINER

WEISBERGER, RICHARD C

ART UNIT	PAPER NUMBER
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3624

DATE MAILED: 04/22/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Art Unit: 3624

1. The reply filed on February 4, 2003 is not fully responsive to the prior Office Action because of the following omission(s) or matter(s): The applicant contends that the information requested in section III of the request for information is unknown and/or is not readily available. The applicant is directed to page 3 of the specification that cites US Patent 5,569,897 as a conventional credit card issuing system. Accordingly, the applicant's assertion that he is unaware of the improvements over 5,569,897 and the specific elements of the claimed subject matter directed to these improvements seem at a minimum to be misplaced, See 37 CFR 1.111. Since the above-mentioned reply appears to be *bona fide*, applicant is given **ONE (1) MONTH or THIRTY (30) DAYS** from the mailing date of this notice, whichever is longer, within which to supply the omission or correction in order to avoid abandonment. **EXTENSIONS OF THIS TIME PERIOD MAY BE GRANTED UNDER 37 CFR 1.136(a).**

Respectfully,



Rich Weisberger
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